AMENDMENTS TO THE CLAIMS

- 1. (currently amended) An apparatus for proving authentication when a user is not present, said apparatus comprising:
 - a Web service client coupled to a service provider;
 - a Web-service-provider; and
 - an online wallet configured to store and selectively release financial information of various users;
 - a discovery service;

wherein:

- said Web service client, said service provider, said Web service provider, and said discovery service agree to work with each other; and
- said Web service provider is configured in such a way such that said calling Web service client must prove that it has permission to request a service from said Web service provider when a live authenticated session of said user with said Web service client is not present.
- an act of releasing financial information of the given user from the online
 wallet to fund an online purchase transaction on behalf of a given
 user without a live authenticated session of the given user with the
 Web service client is conditioned upon receiving proof of authority
 to conduct the requested purchase transaction without the live
 authenticated session.
- 2. (original) The apparatus of Claim 1, wherein said Web service client comprises an assertion, said assertion comprising a statement that said user has an authenticated session.
- 3. (original) The apparatus of Claim 2, wherein said assertion is signed by an authority.

- 4. (original) The apparatus of Claim 3, wherein said authority is an identity provider of said discovery service.
- 5. (original) The apparatus of Claim 2, wherein said statement comprises, but is not limited to, the following information:
 - a system entity that made said assertion;
 - a system entity making a request;
 - a system entity relying on said assertion; and
 - a name identifier of said user in a namespace of said system entity that made said assertion to said system entity relying on said assertion.
- 6. (original) The apparatus of Claim 5, wherein said system entity making said assertion is an identity provider of said discovery service.
- 7. (original) The apparatus of Claim 5, wherein said system entity making a request is said Web service client.
- 8. (currently amended) The apparatus of Claim 5, wherein said system entity relying on said assertion is said <u>online wallet</u>. Web service provider.
- 9. (currently amended) The apparatus of Claim 5, wherein said asserting party is said Web service client and said relying party is said online wallet. Web service provider.
- 10. (currently amended) The apparatus of Claim 2, wherein said statement is included in an extended assertion that is given to said <u>online wallet</u> service provider at time of authentication.
- 11. (original) The apparatus of Claim 1, further comprising:

means for said Web service client presenting to said discovery service a service assertion obtained from a second system entity, wherein said service assertion comprises a user presence statement; and means for said discovery service issuing a new service assertion comprising a new user presence statement, said new service assertion and said new user presence statement associated with said second system entity.

- 12. (original) The apparatus of Claim 11, wherein said second system entity is a second Web service client.
- 13. (original) The apparatus of Claim 1, further comprising means for said discovery service recording and storing user statement information.
- 14. (original) The apparatus of Claim 13, wherein said recorded and stored user statement information is in the form of a table.
- 15. (currently amended) The apparatus of Claim 1, further comprising means for said Web service provider online wallet storing a ticket for checking said permission to request a service.
- 16. (currently amended) The apparatus of Claim 1, further comprising means for testing a request to said Web service while a user is still present, wherein either or both said discovery service and said online wallet Web service provider can perform real-time consent informational data collection from a user without having actually performed a particular transaction.
- 17. (currently amended) A method for proving authentication when a user is not present, said method comprising the steps of:
 - providing a Web service client coupled to a service provider; providing a Web service provider; and

providing an online wallet configured to store and selectively release financial information of various users;

providing a discovery service;

wherein:

- said Web service client, said service provider, said Web service provider, and said discovery service agree to work with each other; and
- said Web service provider is configured in such a way such that said calling Web service client must prove that it has permission to request a service from said Web service provider when a live authenticated session of said user with said Web service client is not present.
- an act of releasing financial information of the given user from the online
 wallet to fund an online purchase transaction on behalf of a given
 user without a live authenticated session of the given user with the
 Web service client is conditioned upon receiving proof of authority
 to conduct the requested purchase transaction without the live
 authenticated session.
- 18. (original) The method of Claim 17, wherein said Web service client comprises an assertion, said assertion comprising a statement that said user has an authenticated session.
- 19. (original) The method of Claim 18, wherein said assertion is signed by an authority.
- 20. (original) The method of Claim 19, wherein said authority is an identity provider of said discovery service.
- 21. (original) The method of Claim 18, wherein said statement comprises, but is not limited to, the following information:
 - a system entity that made said assertion;

- a system entity making a request;
- a system entity relying on said assertion; and
- a name identifier of said user in a namespace of said system entity that made said assertion to said system entity relying on said assertion.
- 22. (original) The method of Claim 21, wherein said system entity making said assertion is an identity provider of said discovery service.
- 23. (original) The method of Claim 21, wherein said system entity making a request is said Web service client.
- 24. (currently amended) The method of Claim 21, wherein said system entity relying on said assertion is said online wallet Web service provider.
- 25. (currently amended) The method of Claim 21, wherein said asserting party is said Web service client and said relying party is said online wallet Web service provider.
- 26. (currently amended) The method of Claim 18, wherein said statement is included in an extended assertion that is given to said <u>online wallet</u> service provider at time of authentication.
- 27. (original) The method of Claim 17, further comprising the steps of: said Web service client presenting to said discovery service a service assertion obtained from a second system entity, wherein said service assertion comprises a user presence statement; and said discovery service issuing a new service assertion comprising a new user presence statement, said new service assertion and said new user presence statement associated with said second system entity.

- 28. (original) The method of Claim 27, wherein said second system entity is a second Web service client.
- 29. (original) The method of Claim 17, further comprising the step of said discovery service recording and storing user statement information.
- 30. (previously presented) The method of Claim 29, wherein said recorded and stored user statement information is in the form of a table.
- 31. (currently amended) The method of Claim 17, further comprising the step of said <u>online wallet</u> Web-service-provider storing a ticket for checking said permission to request a service.
- 32. (currently amended) The method of Claim 17, further comprising the step of testing a request to said online wallet Web service provider while a user is still present, wherein either or both said discovery service and said online wallet Web service provider can perform real-time consent informational data collection from a user without having actually performed a particular transaction.
- 33. (currently amended) A method for invoking authenticated transactions on behalf of a user when the user is not present, said method comprising the steps of:
 - a service provider, at a time when a user is present, asking the user if said service provider can perform a particular transaction at a later point in time when the user is not present, wherein if the user indicates yes, then said service provider sending a notification to register with any of, or both of:
 - a trusted discovery service; and
 - a user activated online wallet confidentially storing financial data of the user sufficient to fund the particular transaction;
 - a Web service provider that performs said particular transaction;

- wherein while the user is still present, the user can be asked to provide informational content related to said particular transaction; and at a time when the user is not present, the service provider initiating the particular transaction and requesting the online wallet to release financial data of the user.
- for invocation, said service provider making a request of the Web service provider to perform said particular transaction.
- 34. (currently amended) The method of Claim 33, further comprising the step of a discovery service checking if the user gave permission for contacting said online wallet Web service provider when the user is not present, and if permission is granted, allowing control to go to said online wallet Web service provider.
- 35. (currently amended) The method of Claim 33, further comprising any of the steps of said Web service provider:
 - trusting said discovery service performed checking for permission and accepting that if said discovery service indicates the user gave permission, then said <u>online wallet</u> Web-service provider performing said particular transaction; and
 - said <u>online wallet</u> Web service provider deciding to perform checking for permission, and subsequently performing said particular transaction if said <u>online wallet</u> Web service provider determines permission is granted.
- 36. (original) The method of Claim 33, further comprising the step of providing a user capability of reviewing and modifying stored permissions.
- 37. (original) The method of Claim 33, further comprising the step of providing robust security by having trust kept centrally in said discovery service.

- 38. (currently amended) The method of Claim 33, further comprising said discovery service supporting a plurality of different types of <u>online wallet</u>. Web service-providers:
- 39. (currently amended) An apparatus for invoking authenticated transactions on behalf of a user when the user is not present, said method comprising:
 - a computer driven service provider, configured to perform operations

 comprising, providing a service provider, at a time when a user is present, asking the user if said service provider can perform a particular transaction at a later point in time when the user is not present, wherein if the user indicates yes, then said service provider sending a notification to register with any of, or both of: a trusted discovery service; and
 - a Web service provider that performs said particular transaction;
 a user activated online wallet confidentially storing financial data of
 the user sufficient to fund the particular transaction;
 - wherein while the user is still present, the user can be asked to provide informational content related to said particular transaction; and wherein the service provider is configured to perform further operations comprising, at a time when the user is not present, initiating the particular transaction and requesting the online wallet to release financial data of the user.
 - for invocation, means for said service provider making a request of the Web service provider to perform said particular transaction.
- 40. (currently amended) The apparatus of Claim 39, further comprising means for a discovery service checking if the user gave permission for contacting said online wallet Web service provider when the user is not present, and if permission is granted, allowing control to go to said online wallet. Web service provider.

- 41. (currently amended) The apparatus of Claim 39, further comprising the online wallet, the online wallet being programmed to perform operations comprising: means for any of said Web service provider:
 - trusting said discovery service performed checking for permission and accepting that if said discovery service indicates the user gave permission, then said online wallet Web service provider performing said particular transaction; and
 - said <u>online wallet</u> Web service provider deciding to perform checking for permission, and subsequently performing said particular transaction if said <u>online wallet</u> Web service provider determines permission is granted.
- 42. (original) The apparatus of Claim 39, further comprising means for providing a user capability of reviewing and modifying stored permissions.
- 43. (original) The apparatus of Claim 39, further comprising means for providing robust security by having trust kept centrally in said discovery service.
- 44. (currently amended) The apparatus of Claim 39, further comprising means for said discovery service supporting a plurality of different types of <u>online wallet</u>. Web-service providers.
- 45. (new) A process for establishing user authentication when the user is not present, comprising operations of:
 - at a time went the user is engaged in a live authenticated session with an online service provider, the online service provider asking the user for permission for the online service provider to conduct at least one subject purchase at a later point in time when the user is no longer engaged in a live authenticated session with the online service provider;

responsive to an affirmative answer, the online service provider sending registration data to at least one of:

a trusted discovery service;

an online wallet responsible for providing finance information to carry out the subject purchase;

at a time when the user is not present, the online service provider initiating a purchase transaction on behalf of the user, and in response thereto, submitting a request to reveal finance information of the user to implement the purchase transaction, the request being submitted to the trusted discovery service;

responsive to the request, the performing at least one of the following operations:

the trusted discovery service checking for presence of the registration to determine if the user gave prior permission for conducting the requested transaction with the online wallet when the user is not present, and if so, the trusted discovery service authorizing the online wallet to reveal the requested finance information of the user to complete the requested transaction:

in the event registration lies with the online wallet, the trusted discovery service forwarding the request to the online wallet for determination therein as to whether the user gave prior permission for conducting the requested transaction with the online wallet.

46. (new) The process of claim 45, the operations further comprising:

if the user gave prior permission, the online wallet revealing the requested

finance information of the user to complete the purchase

transaction even though the user is not engaged in a live

authenticated session with the online service provider.

- 47. (new) The process of claim 45, the operations further comprising:
 responsive to the trusted discovery service authorizing the online wallet to
 complete the transaction, the online wallet verifying the registration
 data as a condition to revealing the requested finance information.
- 48. (new) The method of claim 45, where the operation the operation of submitting the request to the trusted discovery service comprises:

 the online service provider making the request via client software representing the user.
- 49. (new) The process of claim 45, the online service provider further comprising web services client software.
- 50. (new) The process of claim 45, the operations further comprising: while the user is engaged in a live authenticated session with the online service provider, conducting a test transaction short of actually completing the transaction in order to verify that the test transaction can be successfully carried out at a later time when the user is not engaged in a live authenticated session with the online service provider.